

Form B6 Continued - (6/90)

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

U.S. BANKRUPTCY COURT
FILED
CAMDEN, NJ

04 DEC 28 PM 12: 06

JAMES J. WALDRON

In re Williams, Cameron E.	Case No.: 04-46575
Debtor.	DEPUTY CLERK (If known)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

				AMOUNTS SCHEDULED		
	NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A-	Real Property	Yes	1	\$ 0.00		
B-	Personal Property	Yes	3	\$ 1,560.00		
C-	Property Claimed as Exempt	Yes	1			
D-	Creditors Holding Secured Claims	Yes	1		\$ 15,775.08	
E-	Creditors Holding Unsecured Priority Claims	Yes	2		\$ 121,713.56	
F-	Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 84,636.00	
G-	Executory Contracts and Unexpired Leases	Yes	1			
H-	Codebtors	Yes	1			
I-	Current Income of Individual Debtor(s)	Yes	1			\$ 2,844.54
J-	Current Expenditures of Individual Debtor(s)	Yes	1			\$ 3,567.30
Total Number of Sheets of ALL Schedules			15			
Total Assets				\$ 1,560.00		
Total Liabilities					222,124.64	

Form B6A - (10/89)

In re Williams, Cameron E.	U.S. BANKRUPTCY COURT FILED CAMDEN, NJ	Case No.: 04-46575 (If known)
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04 DEC 28 PM 12:11
SCHEDULE A - REAL PROPERTY
JAMES J. WALDRON

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
Total >			\$ 0.00	

(Report also on Summary of Schedules.)

Form B6B - (10/89)

In re Williams, Cameron E. Debtor.	Case No.: 04-46575 (If known)
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SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

	TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	<input type="checkbox"/>	Cash on hand		\$25.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	<input type="checkbox"/>	Checking Acct #2800762780 Farmers Mechanics Bank Checking Acct #0000005120325 ABCO Federal Credit Union		\$100.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	<input checked="" type="checkbox"/>			
4.	Household goods and furnishings, including audio, video, and computer equipment.	<input type="checkbox"/>	Various household furnishings		\$500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<input checked="" type="checkbox"/>			
6.	Wearing apparel.	<input type="checkbox"/>	Miscellaneous clothing		\$200.00
7.	Furs and jewelry.	<input checked="" type="checkbox"/>			
8.	Firearms and sports, photographic, and other hobby equipment.	<input type="checkbox"/>	Disc Jockey equipment, records, CDs		\$400.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<input checked="" type="checkbox"/>			
10.	Annuities. Itemize and name each issuer.	<input checked="" type="checkbox"/>			

Form B6B - Continued (10/89)

In re Williams, Cameron E. <div style="text-align: right; margin-top: 10px;">Debtor.</div>	Case No.: 04-46575 <div style="text-align: right; margin-top: 10px;">(If known)</div>
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SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	<input type="checkbox"/>	TPAF Pension Fund		
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	<input checked="" type="checkbox"/>			
13.	Interests in partnerships or joint ventures. Itemize.	<input checked="" type="checkbox"/>			
14.	Government and corporate bonds and other negotiable and non-negotiable instruments.	<input checked="" type="checkbox"/>			
15.	Accounts receivable.	<input checked="" type="checkbox"/>			
16.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<input checked="" type="checkbox"/>			
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	<input checked="" type="checkbox"/>			
18.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. (Form B6A)	<input checked="" type="checkbox"/>			
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<input checked="" type="checkbox"/>			
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<input checked="" type="checkbox"/>			
21.	Patents, copyrights, and other intellectual property. Give particulars.	<input checked="" type="checkbox"/>			
22.	Licenses, franchises, and other general intangibles. Give particulars.	<input checked="" type="checkbox"/>			

Form B6B - Continued (10/89)

In re Williams, Cameron E. <div style="text-align: right; font-size: small;">Debtor.</div>	Case No.: 04-46575 <div style="text-align: right; font-size: small;">(If known)</div>
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SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION			
23.	Automobiles, trucks, trailers, and other vehicles and accessories.	<input type="checkbox"/>	1989 GMC Vandura 2500 - 176,000 miles		335.00			
24.	Boats, motors, and accessories.	<input checked="" type="checkbox"/>						
25.	Aircraft and accessories.	<input checked="" type="checkbox"/>						
26.	Office equipment, furnishings, and supplies.	<input checked="" type="checkbox"/>						
27.	Machinery, fixtures, equipment and supplies used in business.	<input checked="" type="checkbox"/>						
28.	Inventory.	<input checked="" type="checkbox"/>						
29.	Animals.	<input checked="" type="checkbox"/>						
30.	Crops - growing or harvested. Give particulars.	<input checked="" type="checkbox"/>						
31.	Farming equipment and implements.	<input checked="" type="checkbox"/>						
32.	Farm supplies, chemicals, and feed.	<input checked="" type="checkbox"/>						
33.	Other personal property of any kind not already listed. Itemize.	<input checked="" type="checkbox"/>						
<input type="checkbox"/> continuation sheets attached						\$ 1,560.00		

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)

Form B6C - (6/90)

In re Williams, Cameron E. Debtor.	Case No.: 04-46575 (If known)
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SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under

(Check one box)

- ☒ 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.
- ☐ 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
Cash on hand	522(d)(95)	\$25.00	\$25.00
Checking Acct #2800762780	522(d)(5)	\$100.00	\$100.00
Various Household furnishings	522(d)(3)	\$500.00	\$500.00
Miscellaneous Clothing	522(d)(3)	\$200.00	\$200.00
Disc Jockey Equipment, records, CDs	522(d)(5)	\$400.00	\$400.00
Interest in Pension Plan	522(d)(10)(E)	Undetermined	Undetermined
1989 GMC Vandura 2500 - 176,000 miles	522(d)(2)	\$335.00	\$335.00

Form B6E - ()

In re Williams, Cameron E.	Case No.: 04-46575
Debtor.	(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled, "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

- ☐ **Extensions of credit in an involuntary case:** Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
- ☐ **Wages, salaries, and commissions:** Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,000* per person, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
- ☐ **Contributions to employee benefit plans:** Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- ☐ **Certain farmers and fishermen:** Claims of certain farmers and fishermen, up to \$4,000* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
- ☐ **Deposits by individuals:** Claims of individuals up to \$1,800* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).
- ☐ **Alimony, Maintenance, or Support*:** Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
- ☒ **Taxes and certain other debts owed to governmental units:** Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. § 507(a)(8).
- ☐ **Commitments to maintain the capital of an insured depository institution:** Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

☐ continuation sheets attached

Form B6E - Continued -

In re Williams, Cameron E. <div style="text-align: right;">Debtor.</div>	Case No.: 04-46575 <div style="text-align: right;">(If known)</div>
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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. 146-72-8681 NJ Division of Taxation One Port Center 2 Riverside Drive Camden, NJ 08103	<input type="checkbox"/>	<input type="checkbox"/>	08/1998 Income Taxes	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	42,348.00	42,348.00
ACCOUNT NO. 146-72-8681 Brookhaven Internal Rev. COIC Unit P.O. Box 9007 Holtsville, NY 11742-9007	<input type="checkbox"/>	<input type="checkbox"/>	12/31/94 Income Taxes	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	60,171.54	60,171.54
ACCOUNT NO. 146-72-8681 Brookhaven Internal Rev. COIC Unit P.O. Box 9007 Holtsville, NY 11742-9007	<input type="checkbox"/>	<input type="checkbox"/>	12/31/95 Income Taxes	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	4,609.57	4,609.57
ACCOUNT NO. 146-72-8681 Brookhaven Internal Rev. COIC Unit P.O. Box 9007 Holtsville, NY 11742-9007	<input type="checkbox"/>	<input type="checkbox"/>	12/31/96 Income Taxes	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	14,584.45	14,584.45
ACCOUNT NO.	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

Sheet no. _____ of _____ continuation
sheets attached to Schedule of Creditors Holding
Unsecured Priority Claims

Subtotal	➤	\$ 121,713.56
(Total of this page) Total	➤	\$ 121,713.56
(Use only last page of completed Schedule E)		
(Report total also on summary of Schedules)		

Form B6F - Continued --

In re Williams, Cameron E. <div style="text-align: right; font-size: small;">Debtor.</div>	Case No.: 04-46575 <div style="text-align: right; font-size: small;">(If known)</div>
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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 56374827XXXX CBUSA Sears 133200 Smith Road Cleveland, OH 44130	<input type="checkbox"/>	<input type="checkbox"/>	01/04 Revolving Credit	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$1.00
ACCOUNT NO. 92500000201XXXX Equity Bank Sagemore Corporate Center Route 73 Marlton Parkway Marlton, NJ 08053	<input type="checkbox"/>	<input type="checkbox"/>	10/97 Installment Loan	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$1.00
ACCOUNT NO. Granite Sate Insurance Co. P.O. Box 15434 Wilmington, DE 19850	<input type="checkbox"/>	<input type="checkbox"/>	Court Judgment RE: Insurance	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	\$63,000.00
ACCOUNT NO. 544045501929XXXX Household Credit Services P.O. Box 98706 Las Vegas, NV 89193-8706	<input type="checkbox"/>	<input type="checkbox"/>	06/04 Revolving Credit	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$250.00
ACCOUNT NO. New Century Financial Services 2 Ridgedale Avenue, Suite 104 Cedar Knolls, NJ 07927	<input type="checkbox"/>	<input type="checkbox"/>	04/00 Revolving Credit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	\$4,000.00
Subtotal ➤							\$ 67,252.00
Sheet no. _____ of _____ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							(Total of this page) Total ➤ \$ 67,252.00 (Use only on last page of the completed Schedule F) (Report total also on Summary of Schedules)

Form B6F (Official Form 6F) -

In re Williams, Cameron E.	Case No.: 04-46575
Debtor.	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. American Zurich Insurance 701 Route 73 South Marlton, NJ 08053	<input type="checkbox"/>	<input type="checkbox"/>	08/00 Judgment for Insurance Premiums	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	\$1.00
ACCOUNT NO. 586994XXXX ANB/BP AMOCO P.O. Box 15687 Wilmington, DE 19850-5687	<input type="checkbox"/>	<input type="checkbox"/>	02/03 Revolving Credit	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$1.00
ACCOUNT NO. 529107163958XXXX Capital One P.O. Box 85520 Internal Zip 12030-163 Richmond, VA 23285-5520	<input type="checkbox"/>	<input type="checkbox"/>	12/99 Revolving Credit	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$1,000.00
ACCOUNT NO. 529107151570XXXX Capital One P.O. Box 85520 Internal Zip 12030-163 Richmond, VA 23285-5520	<input type="checkbox"/>	<input type="checkbox"/>	06/00 Revolving Credit	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$1,700.00
Subtotal >							\$ \$2,702.00
Total >							\$ \$2,702.00

_____ continuation sheets attached

(Report total also on Summary of Schedules)

Form B6F - Continued -

In re Williams, Cameron E.	Case No.: 04-46575 (If known)
Debtor.	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEDITOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	<input type="checkbox"/>	<input type="checkbox"/>	Services Rendered	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	\$1.00
State Waste Removal, Inc. Monroeville, NJ 08343							
ACCOUNT NO. 7040296087532XXXX	<input type="checkbox"/>	<input type="checkbox"/>	05/02 Installment Loan	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	\$14,000.00
Toyota Motor Leasing 5005 N River Blvd. NE Cedar Rapids, IA 52411-6634							
ACCOUNT NO.	<input type="checkbox"/>	<input type="checkbox"/>	01/00 - Judgment RE: Services Rendered	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	\$1.00
Waste Management 448 Lincoln Highway Fairless Hills, PA 19030							
ACCOUNT NO.	<input type="checkbox"/>	<input type="checkbox"/>	Utilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$280.00
Comcast Cable Vision P.O. Box 3006 Southeastern, PA 19398-3006							
ACCOUNT NO.	<input type="checkbox"/>	<input type="checkbox"/>	Utilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$400.00
PSE&G Co. P.O. Box 14104 New Brunswick, NJ 08906-4104							

Subtotal ➤ \$ 14,682.00

Sheet no. _____ of _____ sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority
Claims

(Total of this page)

Total ➤ \$ 14,682.00

(Use only on last page of the completed Schedule F)

(Report total also on Summary of Schedules)

Form B6G - (10/89)

In re Williams, Cameron E. Debtor.	Case No.: 04-46575 (If known)
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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
Chestnut Lane Apartments 1205 Chestnut Lane Westville, New Jersey 08093	Residential Lease for debtor's apartment located at 718 Chestnut Lane, Westville, New Jersey Term: 09/01/04 to 08/31/05
Leasing Company Vault/GMAC 120 Eagle Rock Avenue East Hanover, New Jersey	Motor Vehicle Lease for 2005 Chevrolet Monte Carlo - Term: 10/04 to 09/08

Form B6H - (6/90)

In re Williams, Cameron E. Debtor.	Case No.: 04-46575 (If known)
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SCHEDULE H - CODEBTORS

Provide the information required concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the non-debtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Form B61 - (0...)

In re Williams, Cameron E.	Case No.: 04-46575 (If known)
Debtor.	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENT'S OF DEBTOR AND SPOUSE		
Single	NAMES	AGE	RELATIONSHIP
	EMPLOYMENT:		
	DEBTOR	SPOUSE	
Occupation	Teacher		
Name of Employer	Pemberton Township Board of Education		
How Long Employed	5 years		
Address of Employer	1 Egbert Street, Pemberton, NJ 08068		

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (prorate if not paid monthly.)

Estimated monthly overtime

SUBTOTAL

Less Payroll Deductions

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (specify) Pension

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

Social security or other government assistance (Specify) _____

Pension or retirement income

Other monthly income

(Specify) _____

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME \$ 2,844.54

DEBTOR

SPOUSE

\$ 4,125.14

\$ _____

\$ _____

\$ _____

\$ 4,125.14

\$ 0.00

\$ 878.32

\$ _____

\$ 100.60

\$ _____

\$ 85.10

\$ _____

\$ 216.58

\$ _____

\$ 1,280.60

\$ 0.00

\$ 2,844.54

\$ 0.00

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ 2,844.54

\$ 0.00

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document

Form B6J - (Rev. 6/94)

In re Williams, Cameron E.	Case No.: 04-46575 (If known)
Debtor.	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home) \$ 800.00

Are real estate taxes included? Yes ☐ No ☒
Is property insurance included? Yes ☐ No ☒

Utilities: Electricity and heating fuel \$ 150.00
Water and sewer \$ 150.00
Telephone \$ 70.00
Other _____ Cable _____

Home Maintenance (Repairs and Upkeep) \$ _____

Food \$ 600.00

Clothing \$ 200.00

Laundry and dry cleaning \$ 175.00

Medical and dental expenses \$ _____

Transportation (not including car payments) \$ 300.00

Recreation, clubs and entertainment, newspapers, magazines, etc. \$ _____

Charitable contributions \$ _____

Insurance (not deducted from wages or included in home mortgage payments):

Homeowner's or renter's \$ _____

Life \$ 8.66

Health \$ _____

Auto \$ 178.00

Other _____ \$ _____

Taxes (not deducted from wages or included in home mortgage payments) \$ _____

(Specify) _____ \$ _____

Installment payments (In chapter 12 and 13 cases, do not list payments to be included in the

Auto \$ 335.64

Other _____ \$ _____

Other _____ \$ _____

Alimony, maintenance, and support paid to others \$ 600.00

Payments for support of additional dependents not living at your home \$ _____

Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ _____

Other _____ \$ _____

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) \$ 3,567.30

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income \$ 2,844.54

B. Total projected monthly expenses \$ 3,567.30

C. Excess income (A minus B) \$ -722.76

D. Total amount to be paid into plan each _____ (interval) \$ _____

Form B6J - Continued - (Rev. 6/94)

In re Williams, Cameron E. Debtor.	Case No.: 04-46575 (If known)
--	---

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 15 sheets, and that they are correct to the best of my knowledge, information, and belief.

(Total shown on summary page plus)

Date 12/18/04

Signature Cameron Williams
Debtor

Date _____

Signature _____
(Joint Debtor, if any)

[If joint case, both spouses must sign]

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER
(See 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Troy J. Bailey
Printed or Typed Name of Bankruptcy Petition Preparer
501 Sherman Parkway
New Haven, Connecticut 06511
Address

048-62-0441
Social Security Number

Name and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X [Signature]
Signature of Bankruptcy Petition Preparer

12-18-04
Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature _____

[Print or type name of individual signing on behalf of debtor]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Form B8 (Official Form 8) - (Rev. 3/98)

**United States Bankruptcy Court
District of Connecticut**

In re Williams, Cameron E.	Case No.: 04-46575
Debtor	Chapter:

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. ☐ I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. ☒ I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. *Property to Be Surrendered.*

Description of Property

Creditor's Name

b. *Property to Be Retained.*

[Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
See Attached Summary				

Date: _____

Signature of Debtor _____

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Troy J. Bailey

048-62-0441

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number

501 Sherman Parkway

New Haven, Connecticut 06511

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X 
Signature of Bankruptcy Petition Preparer

Date

12-18-04

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Attached Summary

Chapter 7 Individual Debtor's Statement of Intention:

b. Property to Be Retained.

Description of Property: 2005 Chevrolet Monte Carlo

Creditor's Name: GMAC
120 Eagle Rock Avenue
East Hanover, New Jersey

**Property is
Claimed As Exempt:** No.

**Property will be
Redeemed pursuant
To 11 U.S.C. § 722** Yes

**Debt will be reaffirmed
Pursuant to 11 U.S.C.
§ 542(c):** Yes

Form 7
(9/00)

FORM 7. STATEMENT OF FINANCIAL AFFAIRS
UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

U.S. BANKRUPTCY COURT
FILED
CAMDEN, NJ

04 DEC 28 PM 12:11

JAMES J. WALDRON

DEPUTY CLERK

In re: Williams, Cameron E.
(Name)
Debtor

Case No. 04-46575
(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

See Attached

2. Income other than from employment or operation of business

None
☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

None
☒

- a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF
PAYMENTS

AMOUNT
PAID

AMOUNT
STILL OWING

None
☒

- b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR
AND RELATIONSHIP TO DEBTOR

DATE OF
PAYMENT

AMOUNT
PAID

AMOUNT
STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None
☐

- a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY
AND LOCATION

STATUS OR
DISPOSITION

See Attached

None
☒

- b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

DATE OF
SEIZURE

DESCRIPTION
AND VALUE OF
PROPERTY

5. Repossessions, foreclosures and returns

None
☒

- List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR OR SELLER

DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN

DESCRIPTION
AND VALUE OF
PROPERTY

6. Assignments and receiverships

None
☒

- a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF ASSIGNEE

DATE OF
ASSIGNMENT

TERMS OF
ASSIGNMENT
OR SETTLEMENT

None
☒

- b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CUSTODIAN

NAME AND LOCATION
OF COURT
CASE TITLE & NUMBER

DATE OF
ORDER

DESCRIPTION
AND VALUE OF
PROPERTY

7. Gifts

None
☒

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	--------------------------------------	-----------------	-------------------------------------

8. Losses

None
☒

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
---	--	-----------------

9. Payments related to debt counseling or bankruptcy

None
☐

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
------------------------------	---	--

See Attached Summary

10. Other transfers

None
☐

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
---	------	--

See Attached Summary

11. Closed financial accounts

None
☒

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
------------------------------------	--	--

12. Safe deposit boxes

None
☒

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
--	---	-------------------------------	---

13. Setoffs

None
☒

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	-------------------	---------------------

14. Property held for another person

None
☒

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
------------------------------	--------------------------------------	----------------------

15. Prior address of debtor

None
☒

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None
☒

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None
☒

- a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
--------------------------	--	-------------------	----------------------

None
☒

- b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
--------------------------	--	-------------------	----------------------

None

- c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with



respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR
DISPOSITION

18 . Nature, location and name of business



- a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
------	-------------------------	---------	--------------------	-------------------------------



- b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None
☒

- a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None
☒

- b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None
☒

- c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None
☒

- d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None
☒

- a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

None
☒

- b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN
OF INVENTORY RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None
☒

- a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

None
☒

- b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
------------------	-------	---

22 . Former partners, officers, directors and shareholders

None
☒

- a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
------	---------	--------------------

None
☒

- b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
------------------	-------	---------------------

23 . Withdrawals from a partnership or distributions by a corporation

None
☒

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	-----------------------------------	--

24. Tax Consolidation Group.

None
☒

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER

25. Pension Funds.

None
☒

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND TAXPAYER IDENTIFICATION NUMBER

* * * * *

11

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 12/18/04

Signature of Debtor Cameron Williams

Date _____

Signature of Joint Debtor (if any) _____

[If completed on behalf of a partnership or corporation]

I, declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date _____

Signature _____

Print Name and Title _____

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

____ continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. § 152 and 3571

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Troy J. Bailey
Printed or Typed Name of Bankruptcy Petition Preparer
501 Sherman Parkway
New Haven, Connecticut 06511
Address

048-62-0441
Social Security No.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X [Signature]
Signature of Bankruptcy Petition Preparer

12-1804
Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

Attached Summary

Statement of Financial Affairs:

7 Income other than from employment or operation of business.

Amount	Source
\$44,417.00	2002 – Income from Employment
\$48,124.52	2003 – Income from Employment
\$622.50	Income from seasonal part-time
\$42,506.32	Year-to-date Income from Employment
\$1,603.50	Year-to-date Income from seasonal part-time

4. Suits and administrative proceedings, executions, garnishments and attachments

Caption of Suit: New Century Financial Services, Inc. vs. Cameron E. Williams - Docket No. DC-000055-02

Nature of Proceeding: Collections Action

Court or Agency: Superior Court of New Jersey – Camden Special Civil Part

Status: Judgment in the amount of \$3,955.77

9. Payments related to debt counseling or bankruptcy

Name and

Address of Payee: Troy J. Bailey, 501 Sherman Pkwy, New Haven, CT 06511

Date of Payment: October 1, 2004

Amount of Money: \$400.00

U.S. BANKRUPTCY COURT
FILED
CAMDEN, NJ
04 DEC 28 PM 12:11
JAMES J. WALDRON
BY: _____
DEPUTY CLERK

10. Other Transfers

Name and Address

Of Transferee:

GMAC, 120 Eagle Rock Avenue
East Hanover, New Jersey

Relationship

To Debtor:

Secured Creditor

Date:

October, 2004

Description of

Property Transferred

1999 Dodge Durango – 118,000 miles

And Value Received:

\$3,500 toward trade-in for lease on current vehicle